

Information to identify the case:

Debtor 1	Mark Howarth Kielek	Social Security number or ITIN xxx-xx-7718
		EIN -----
Debtor 2 (Spouse, if filing)	Linda Kielek	Social Security number or ITIN xxx-xx-9825
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-13631-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Howarth Kielek

Linda Kielek

1/11/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Mark Howarth Kielek
 Linda Kielek
 Debtors

Case No. 14-13631-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 30

Date Rcvd: Jan 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2019.

db/jdb	+Mark Howarth Kielek, Linda Kielek, 113 Crown Court, Livingston, NJ 07039-8253
514635849	+CLC CONSUMER SERVICES ON BEHALF OF ETRADE, PO BOX 94982, CLEVELAND, OHIO 44101-4982
514560852	+ETrade Bank, PO Box 747054, Pittsburgh, PA 15274-7054
514560853	+Fidelity Investments, 82 Devonshire Street, Boston, MA 02109-3614
514682727	+NJ Class, POB 548, Trenton, NJ 08625-0548
514560857	+NJCLASS, PO Box 11961, Newark, NJ 07101-4961
514560856	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
	(address filed with court: New Jersey Division of Taxation, Compliance & Enforcement, Bankruptcy, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0267)
514663922	Sallie Mae Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
515406116	+Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
515406117	+Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
514830030	+US Bank National Association, as Trustee for Struc, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
517601277	United Student Aid Funds, Inc (USA), PO Box 8961, Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2019 00:23:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 12 2019 00:22:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM Jan 12 2019 04:48:00 Internal Revenue Service, 955 S. Springfield Avenue, Springfield, NJ 07081
514684573	EDI: BMW.COM Jan 12 2019 04:48:00 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
514560850	EDI: BMW.COM Jan 12 2019 04:48:00 BMW Financial Services, PO Box 9001065, Louisville, KY 40290
514688167	+EDI: AISACG.COM Jan 12 2019 04:48:00 BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
514573772	+EDI: BMW.COM Jan 12 2019 04:48:00 BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456
514560849	+EDI: TSYS2.COM Jan 12 2019 04:48:00 Bloomingdale's, PO Box 183083, Columbus, OH 43218-3083
514560851	+EDI: CAPITALONE.COM Jan 12 2019 04:48:00 Capital One Mastercard, Po Box 30285, Salt Lake City, UT 84130-0285
514640153	+EDI: TSYS2.COM Jan 12 2019 04:48:00 Department Stores National Bank/Bloomingdales, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514640152	+EDI: TSYS2.COM Jan 12 2019 04:48:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514560855	+EDI: TSYS2.COM Jan 12 2019 04:48:00 Macy's, PO Box 183083, Columbus, OH 43218-3083
514940376	EDI: NAVIENTFKASMSERV.COM Jan 12 2019 04:48:00 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
514878983	EDI: PRA.COM Jan 12 2019 04:48:00 Portfolio Recovery Associates, LLC, c/o Capital one/HSBC, POB 41067, Norfolk, VA 23541
514560858	+EDI: NAVIENTFKASMSERV.COM Jan 12 2019 04:48:00 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500
514560859	+EDI: NAVIENTFKASMSERV.COM Jan 12 2019 04:48:00 Sallie Mae, PO Box 9635, Wilkes Barre, PA 18773-9635
514833447	+EDI: WFFC.COM Jan 12 2019 04:48:00 Wells Fargo Bank, MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
514560860	+EDI: WFFC.COM Jan 12 2019 04:48:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	U.S. Bank National Association, as Trustee for Str
514560854*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Angela Catherine Pattison on behalf of Creditor US Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-ThroughCertificates, Series 2006-4 angela.pattison@powerskirn.com, ecf@powerskirn.com
Denise E. Carlon on behalf of Creditor US Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-ThroughCertificates, Series 2006-4 bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
Gregory James Corcoran on behalf of Joint Debtor Linda Kielek gcorcoran@mgs-law.com, gcorcoran@ecf.inforuptcy.com;kgardiner@mgs-law.com
Gregory James Corcoran on behalf of Debtor Mark Howarth Kielek gcorcoran@mgs-law.com, gcorcoran@ecf.inforuptcy.com;kgardiner@mgs-law.com

TOTAL: 6